



GUIDELINES FOR TCV SCHOLARSHIPS

EFFECTIVE FROM JUNE 2008

TCV SCHOLARSHIP PROGRAM OFFICE

Head Office
Tibetan Children's Villages
Dharamsala Cantt – 176216
Distt Kangra (H. P.)
Ph.: +91 1892 220357
E-mail: spo@tcv.org.in / tcvfstudies@gmail.com

Contents

	Page
1. Coverage, Tenability, Value and Cardinal Condition	4
2. Definations	4
3. Composition and Responsibilities of Scholarship Policy Committee	5
4. Composition and Responsibilities of Scholarship Working Committee	6
5. Scholarship Program Offices and their responsibilities	7
6. Scholarship Category:	
General Scholarship – Eligibility, and Renewal	8-10
Science Encouragement Scholarship	10
Merit Scholarship	10-11
Other Scholarships	11-12
Scholarships for Correspondence Courses (CC)	12
7. Competitive Entrance Exams	12-13
9. Disbursement of Scholarship	13
10. Medical Allowance	13-14
11. Completion of Course of Study	14
12. General Rules and Regulations	14
13.. Higher Education Loan	16-18
14. Loan Undertaking	19
15. Loan Guarantor’s Undertaking	20
16. Scheme for the Distribution of Scholarship chart	22
Attachment Papers	
Scholarship Application Form	A
Memorandum of Understanding	B
Course Completion Form	C
Loan Application Form	D

MISSION STATEMENT

The mission of Tibetan Children's Villages (TCV) – an integrated charitable organization – is to ensure that all Tibetan children under its care receive a sound education, a firm cultural identity and become self-reliant and contributing members of the Tibetan community and the world at large.

GOALS

1. Provide parental care and love.
2. Develop a sound understanding of Tibetan identity and culture
3. Develop character and moral values.
4. Provide effective modern and Tibetan education.
5. Provide child-centered learning atmosphere in the schools.
6. Provide the environment for physical and intellectual growth.
7. Provide suitable and effective life and career guidance for social and citizenship skills.

TIBETAN CHILDREN’S VILLAGES – DHARAMSALA

Guidelines for Higher Studies/Training Scholarship Program

Coverage

TCV scholarships are open to all the wards of Tibetan Children’s Villages. The TCV Scholarship Policy Committee may also from time to time announce specific specialization scholarships on merit open to any bona-fide Tibetan student in keeping with the needs of the organization and the Tibetan community at large.

Tenability

TCV scholarships are tenable only for full time regular courses recognized by the Government of India or the State Government and those that are approved by the TCV Scholarship Policy Committee. No scholarship will be given for any unrecognized or part-time courses without prior written approval of the TCV Scholarship Policy/Working Committee.

Value

In general, the value of the scholarship for various courses shall be as given in the Scheme for Scholarship Distribution. Details of the scheme is as given in this Guideline Booklet. For courses not mentioned in the scheme or specific specialization courses approved by the TCV Scholarship Policy Committee the value shall be accordingly decided by the Committee, depending on the nature and duration of the course.

Cardinal Condition

After completion of one’s study or training, a scholar under TCV Scholarship has to report in writing to the TCV Scholarship Program Office so that the scholar is relieved from higher studies scholarship enrollment and for possible placement within TCV or else serve the Tibetan community in exile. In certain specialized field of study where TCV has a specific need, the student must serve at least for three years as a commitment of the scholarship received

Students are also to report to the TCV Alumni Desk in the Head Office for the purpose of joining as a alumni member.

Definitions

1. “TCV Scholarship Policy Committee” means the committee formed in TCV Head Office to formulate policies, review and oversee the TCV Higher Studies Scholarship Program.

2. “TCV Scholarship Working Committee” means the committee constituted by the TCV Policy Committee to ensure smooth implementation, supervision and control of the program in keeping with the policies and guidelines of the Policy Committee.
3. “Scholarship Program Office” means the special cell in the TCV Head Office responsible for monitoring, control and supervision of the program in keeping with the policies and guidelines of the Policy Committee/Working Committee and maintains all records and contacts with individual students for all matters of purpose including distribution of scholarship amounts.
4. “TCV ward” means a student of TCV whose educational and living expenses are provided by TCV as per records maintained in the Admission Office.
5. “Bona-fide Tibetan” means a Tibetan who holds Registration Certificate (RC) issued to Tibetan refugees by the Government of India and the Green Book (Rangzen Lug-Dep)
6. “Qualifying Examination” means examination to the result of which a candidate becomes eligible to apply for TCV scholarship.
7. “Rules” means the rules and regulations given in this Guideline Booklet and others that may be set by the TCV Scholarship Policy and Working Committee from time to time.
8. “Eligible Candidate” means a candidate who satisfies the requirement of eligibility as laid down in the guidelines of scholarship.

TCV SCHOLARSHIP POLICY COMMITTEE

Members:	President, TCV	Chairman
	Education Director	Member
	General Secretary	Member Secretary
	Accounts Officer	Member
	HO Scholarship Program Officer	Member

Responsibilities

1. To formulate scholarship policies and guidelines for students on higher studies or trainings after school graduation or otherwise.
2. To assess and evaluate on a regular basis the TCV higher studies and training policy to keep up with the changing times and needs within the Tibetan community.

3. To encourage and award special scholarships on specific field of specialization from time to time within the wards of TCV or open to all bona-fide Tibetan students.
4. To meet once a year to review the TCV scholarship policy and pass resolutions accordingly.
5. In case of an emergency or situation arising that require immediate decision, the Chairman of the Committee reserves the right to issue necessary instructions.

TCV SCHOLARSHIP WORKING COMMITTEE

Members:	General Secretary	Chairman
	HO Scholarship Program Officer	Member Secretary
	SPO Accountant	Member
	HO Sponsorship Coordinator	Member
	Career Counselor – Main TCV	Member
	Delhi Youth Hostel Administrator	Member
	Bangalore Youth Hostel Administrator	Member

Responsibilities:

1. To ensure the smooth implementation of the TCV Scholarship policies and guidelines as laid down by the TCV Scholarship Policy Committee.
2. To raise issues concerning scholarship matters to the TCV Scholarship Policy Committee so that timely and meaningful changes could be effected to strengthen the scholarship program.
3. To prepare higher studies and training budget submission and other proposals related to higher studies and training for approval of the TCV Scholarship Policy Committee.
4. To co-ordinate and communicate on a regular basis with the two Youth Hostels – Delhi and Bangalore on scholarship related matters.
5. To carry out other general related matters as per the direction of the TCV Scholarship Policy Committee/President and the Head Office.
6. To meet as and when required and maintain minutes of the meeting. However, in case of an emergency or situation arising that require immediate decision,

the Chairman of the Committee reserves the right to issue necessary instructions subjective to endorsement in the next Policy Committee meeting.

TCV SCHOLARSHIP PROGRAM OFFICES (SPO)

In view of the wide spread location across the Country where our students are pursuing their higher studies and to make it more easier, the scholarship program will be handled from three separate zones as:

- a) **Bangalore Youth Hostel** - South Zone
(Tamilnadu, Andhra Pradesh, Kerala, Karnataka)
- b) **Delhi Youth Hostel** - Delhi area
- c) **SPO Head Office** - All other areas

The responsibilities of the three SPO will be as given below. However, the SPO in the Head Office will co-ordinate and maintain the over all information on student data, course of study, completion cases and financial accounts of the Program.

Responsibilities:

1. After school graduation, all wards of TCV branches going for higher studies or training and needing scholarship will be handled by the Scholarship Program Officer in the Head Office.
2. In doing so, to be responsible for the overall execution and implementation of TCV scholarship policies and guidelines laid down by the Scholarship Policy Committee and be directly answerable to the Scholarship Working Committee on all matters of scholarship programs and guidelines.
3. To be responsible for finding admission and avenues for all the wards of TCV who have completed their schooling and have been offered scholarship each year. In doing so to work in close coordination with respective school Career Counselors so that there is clarity and better understanding in the work.
4. To maintain clear and up to date information and record on each individual student and the program as a whole.
5. To maintain regular contact with all students and observe their progress and help them in their course of study.
6. To prepare and submit scholarship program budget and proposals to the Scholarship Working Committee for approval of the Head Office.
7. To maintain proper and up to date accounts of scholarship distribution and other scholarship related payments.

8. To submit reports on higher studies and training to the Chairman, Scholarship Working Committee as and when required. Furthermore to tabulate and submit comprehensive numerical data of students under the program twice a year.
9. To comply with requirement of sponsors and carry out other general related matters as given in Sponsorship Manual.

SCHOLARSHIP CATERGORY

I. General Scholarship for TCV Wards

After Class X

1. Students after completing Class X board exams have the option of taking up a vocational/technical training approved by the Scholarship Policy Committee.
2. As a general policy, wards of TCV obtaining less than 40% aggregate in the Class X Board examination are guided into suitable vocational or technical training approved by the Scholarship Policy Committee. This includes Class X Board exam failures and first attempt compartment exam with less than 40% aggregate.

Undergraduate Degree Program

1. Students after completion of +2 Board exams are required to apply for the Scholarship in June every year to the TCV Scholarship Program Office. The application must be in the prescribed Application Form attached in this Guideline Booklet, verified and endorsed by the respective School Head. Those who do not apply will not be considered for any scholarship.
2. The scholar will be required to take up honours or majors in a particular subject at the degree level in keeping with the university system where enrolled. No scholarship is given for B.A. Pass course or B.A. Program as in the case with Delhi University.
3. After completion of first-degree program, scholars may be encouraged to pursue full-time recognized professional or vocational courses depending on approval of the Scholarship Policy Committee.

Eligibility

1. Only wards of Tibetan Children's Villages are eligible for General Scholarship in degree program.

2. The minimum percentage required is 60% aggregate in Arts and Commerce stream and 55% in Science Stream (5 subjects - 2 languages and 3 elective subjects) in the +2 Board Examination. This is inclusive of the conduct points.
3. Students under out-reach program are eligible for TCV scholarship provided they obtain 65% aggregate at +2.
4. Compartment and Improvement cases must also secure 55% for Science and 60% for Arts and Commerce in the first attempt (CBSE Compartment exam in August) No scholarship is given for subsequent attempts unless in a specific field of specialization in Science stream.
5. TCV +2 vocational students at Mundgod must secure 65% aggregate in all the subjects to appreciate three years TCV degree scholarship.

Renewal of Scholarship

1. The minimum aggregate percentage in the annual/semester university examination for renewal of General Scholarship for degree course is 45%. If any student failing in a particular subject or placed ER category (as in the case with Delhi University) must clear the same in the next exam. Otherwise the scholarship will not be renewed.
2. Students who fail to secure the above cut-off percentage, scholarship will be suspended for a year and renewal will be considered only in the following year when results are produced and the required cut off percentage is obtained.
3. Such failed/repeat students will be considered for any vocational training approved by the Scholarship Policy Committee.
4. For renewal and continuation of the Scholarship, attested copy of marks statements/certificates must be submitted to the Office of Scholarship Disbursement before the release of the first installment. The attestation may be done from the College Principal/Department Head/Registrar.

Non-Degree Diploma/Vocational Course

1. Students not eligible for degree program have the option of taking up a one time non-degree diploma or vocational or technical training approved by the Scholarship Policy Committee.
2. This scholarship is awarded only to wards of TCV.
3. For renewal one must pass in their annual /semester examination.

Postgraduate Degree Program

1. Grant of scholarship for postgraduate degree courses will depend on the need and requirement of the community, so shall be subjective to careful scrutiny by the Scholarship Policy Committee.
2. With Effect from 2009, The minimum aggregate percentage requirement will be 55% at the undergraduate for science and 60% for commerce and Humanities stream.
3. Grant of scholarship for Ph.D program will be considered only for deserving students with proven track record of academic accomplishments. This scholarship will be provided for the first consecutive three years. Thereafter, extension if needed will be decided in accordance to the merit of the case. A copy of their thesis work is to be presented to TCV.

Value and distribution scheme of General Scholarship

1. The value of the scholarship each year is as per the Scheme given in this Guideline Booklet.. This is in accordance with general policy norm laid down by the TCV Scholarship Policy Committee. This includes tuition fees, maintenance, clothing, pocket money etc.,
2. The amount will be paid in installment as given this Guideline Booklet.
3. The TCV Scholarship Working Committee may provide additional living or other support in case of real needy and deserving students totally dependent under the organization's care. Supporting evidence and recommendations must be provided.

II Science Encouragement Scholarship

In order to encourage specialization in Science a special science annual scholarship of Rs. 5,000/- will be provided to students taking up Honor/major in Physics, Chemistry or Maths at the undergraduate studies. This is in addition to the general scholarship schemes awarded to TCV wards.

III. TCV Merit Scholarship

Goal: To promote excellence in education and specialization

1. TCV wards and those under TCV Outreach Program are eligible to apply for Merit Scholarship. However, this is applicable only for degree programs.

2. A student must obtain 75% for Science stream and 80% for Arts and Commerce in 5 subjects (2 languages & elective subjects) at the +2 Board Examination to qualify for TCV Merit Scholarship.
3. For Students of +2 Vocational stream, the merit scholarship is applicable if having obtained 85% aggregate.
4. Scholars on TCV Merit Scholarship must take honors or major in a particular subject at the undergraduate level.
5. For renewal of Merit Scholarship, a scholar must obtain at least 65% in the semester/annual university examination of the degree program.
6. To obtain Merit Scholarship for Post-graduate studies, a scholar must obtain at least 65% at the undergraduate level.
7. A Merit scholar will receive a sum of Rs. 7,000/- per annum in addition to the normal TCV scholarship scheme.
- 8 Merit scholarship to Tibetan Astro & Medical students will be 80% in the annual examination as per institution's marking norm.

IV. TCV Fellowship Scholar:

Goals

- To give importance and recognition of taking up specialization in a specific field of study in keeping with the need of the Tibetan community and thereby develop and enrich the human resources within the Tibetans
- To encourage and give recognition to deserving teaching and non-teaching staff, excite and enable them to get into continuous re-education programs.
- To encourage in having more qualified teachers in Mathematics, Physics and Chemistry because of the continued scarcity within the Tibetan Schools.

Award of the Scholarship

1. The TCV Scholarship Policy Committee will work out the details of the Scholarship in keeping with the goals and objectives of this scholarship.
2. Such scholarships may be awarded only for wards of TCV or open to any Tibetan as decided by the TCV Scholarship Policy Committee.

3. The Scholarship Program Office in accordance with guidelines laid down by the TCV Policy Committee will announce the eligibility, terms and conditions and value of the scholarship.
4. Those receiving the scholarship the expectations are commitment and seriousness in their field of specialization and after completion of their study help serve the Tibetan community where the need is most.

V. Donor/Special Grants Scholarships

1. This scholarship will mean and include scholarships from specific donors or grants received by TCV for higher studies and training including studies abroad.
2. Special Selection Committees at the individual branch level must be formed for preliminary selection of the candidates and a Committee constituted by the TCV Scholarship Policy Committee will do the final selection.
3. The Selection of such candidates will be on merit base or merit cum need base in accordance with requirement of the donor or the grant.

VI. TCV Scholarships for Correspondence Courses. (CC)

1. Only TCV wards and regularized staff member of TCV are eligible to apply for TCV Scholarships for correspondence courses.
2. Application for the scholarship must be addressed to the Chairman, Scholarship Working Committee TCV Head Office. In the case with staff members the application must come through the recommendation of the respective Village/School Director/Principal or Project Head. The recommendation should be based in accordance with Staff Notebook.
3. TCV Scholarship Policy Committee will determine the value of the scholarship from time to time. The present value fixed is Rs. 5,000/- per annum.
4. A scholar who is already receiving TCV scholarship shall not be eligible for correspondence course scholarship unless otherwise decided by the Scholarship Working Committee. However, students taking up vocational course in the VTC and Tibetan studies in Sarah are allowed to take Correspondence Course in B.A. degree.
5. To be eligible for renewal of scholarships for correspondence course a scholar must pass the semester/annual university examination.

VII. Competitive Entrance Examinations

1. A TCV ward intending to join a college that requires an entrance examination and an interview for admission purposes may sit for such exams and interviews.
2. TCV shall bear all the expenses for the Department of Education M.B.B.S./B.E. Selection test and one more entrance exam provided the student had secured at least 60% aggregate in class XII Board exam. These include the following:
 - a. Entrance exam fee if any
 - b. Travel Expenses as per bill but in ordinary bus or II class ordinary train.
 - c. Daily allowance Rs. 100/- per day
 - d. Room rent Rs. 200/- per day (bill to be produced)
 - e. The exam Center to be the nearest location and date sheet of the exam to be produced.
 - f. If the exams are conducted before the declaration of the CBSE Class XII Board exams, students may appear on their own expenses and claim refund from the SPO later if they have secured the required percentage.
3. In addition scholar may sit for any number of entrance examination at his/her expense and convenience.
4. While at College or University, a scholar may sit for various competitive examinations, but the Tibetan Children's Village shall not provide any financial assistance for such examinations.

DISBURSEMENT OF SCHOLARSHIP

1. Yearly scholarship will be released to all students in four installments: -

1 st installment:	-	July or at the time of admission.
2 nd installment:	-	first week of October
3 rd installment	-	first week of January
4 th installment	-	first week of April
2. The disbursement will be done from the Scholarship Program Office of the area under which the student falls.
3. Scholars must send reminders for the release of scholarships if not received in time.
4. No bills or receipts will be entertained for encashment other than admission, tuition and exam fees. Dues resulting from fine and late payment and donations if any will be excluded from payment of the bills and receipts mentioned above.
5. A tuition fees on professional courses is Rs.20,000 as ceiling.
6. No TCV ward will be paid any refundable security deposits.

Medical Allowance

Medical expenses on TCV wards under scholarship are paid as per bill on actual basis within the guidelines set below.

1. The student must inform the Scholarship Program Office (SPO) at the Head Office or Bangalore/Delhi Youth Hostel as and when he/she falls sick. The Scholarship coordinator will advise as to availing TCV facilities or outside facilities.
2. Students must go through the Government/public system of medication and not private hospitals unless otherwise approved by the SPO. Students are advised to get their name and College ID card number mentioned on the doctor's prescription.
3. Medical claims will be reimbursed on the basis of the doctor's prescription and bills duly verified by the local TCV Students Coordinator.

Completion of Course of Study

1. Before the release of the fourth installment, the SPO will issue a Course Completion form to be filled by the scholar completing his or her course of study. Unless the same is received by the specified date line, the remaining scholarship installment will be with held.
2. On completion of the course the clause as given in “**Cardinal Condition**” of this booklet will be applicable. To do so, a Memorandum of Understanding is to be signed with the TCV Scholarship program Office at the time of award of the scholarship.

GENERAL RULES AND REGULATIONS

1. The three Scholarship Program Offices (Delhi, Bangalore and the Head Office) and the local TCV Student Coordinator/Admission Support Group shall extend all possible assistance in securing the first admission after graduation from school. Thereafter, the subsequent admission shall be the responsibility of the concerned scholar.
2. Those who have once accepted scholarship for B.Sc, may appear for any entrance test of MBBS or B.E. If selected, such students may opt for the same with TCV scholarship provided reimbursement is made for the dropped course. The Scholarship Working Committee will decide the amount of reimbursement depending on the student's status.

3. Fees for re-evaluation, re-check, compartmental examination and examination as a private candidate at the post school level will not be paid.
4. One-way travel fare from the school to the college of admission where directed by the Scholarship program Office shall be granted during the first admission after school.
5. Food allowance as fixed by the Scholarship Working Committee shall be paid to a candidate during admission for 15 days. For the period for which food allowance is given, the maintenance allowance will not be given.
6. All TCV scholarship recipients must keep in constant touch with the Scholarship Program Office in writing at least three times a year informing and updating on matters such as their progress, happenings, plans, problems etc. Failing to do so may result in termination of scholarship without any notice. Further, it is encouraged to correspond in Tibetan language.
7. Without obtaining prior written permission from the TCV Scholarship Working Committee no scholar should: -
 - a. Discontinue/break his/her course of study or training in between an academic session, or
 - b. Change course or program of studies or training, or
 - c. Withdraw from semester or annual University or Board Examination.Any scholar violating the above regulations shall forfeit TCV Scholarships, what ever the case may be.
8. Scholars interested in spending their vacation at a TCV school or wishes to do any volunteer work must inform the concerned SPO in writing at least one month ahead of time. The Head Office SPO will accordingly arrange their placement. Without this advance information, it is not possible to make suitable arrangements.
9. Depending upon the circumstances of each student, the scholarship amount provided is considered adequate. No student is allowed to write to his/her sponsor asking for money since sponsorship contributions are used for meeting further study expenses. This is to avoid any resultant embarrassment or misunderstanding. Sponsors are also made aware of the same.
10. A TCV Scholarship holder is expected to be regular in college attendance, abide by the rules and regulations of the Scholarship Guidelines and above all bear at all times a good conduct in accordance with our values and principles befitting a Tibetan.

TCV HIGHER EDUCATION LOAN

Objectives

- a. To facilitate wider opportunity and resources to the needy wards of Tibetan Children's Villages and its affiliates so that they become self reliant and contributing member of the Tibetan Community
- b. To facilitate exercise of greater choice and self-responsibility in the pursuit of higher levels of training and education
- c. To contribute towards the generation of a rich pool of human resource requirement for future Tibet.

With these objectives in mind the TCV Education Loan must be read in conjunction with TCV Scholarship Program, serving to meet the same objectives. In fact, it is an extension for greater self-reliance and personal integrity in the proper and effective use of opportunity to motivate hard work and excel. In short, this added opportunity with focus on greater self-responsibility is hoped to serve the community cause better.

Coverage

1. TCV wards intending to pursue higher level of professional training/education in the fields that are not covered under our general scholarship.
2. College-going TCV needy wards who are somehow unable to secure the minimum cut-off marks to qualify for renewal of scholarship and thus unable to complete the course otherwise.
3. To cover essential extra expenses of course/s where the cost exceeds the general scholarship grant from TCV.
4. Students must apply to the Chairman, TCV Scholarship Working Committee. If approved the student must agree to the Terms and Conditions of the Education loan.

Value:

1. The loan amount will depend on the specific field of study. The upper ceiling for availing the loan will be as follows:
 - a) IIT - Rs. 100,000-00
 - b) Others - Rs. 50,000-00

Loan Application –

1. Loan application will be received only in the prescribed Application form given in this booklet. An application will be deemed incomplete unless all the information requested including enclosures is submitted.
2. Completed application form together with the requisite enclosures should be mailed or submitted in person to the TCV Scholarship Program Office, Head Office, Dharamsala Cantt –176216.
3. Documents submitted along with the application will not be returned. Hence unless required candidates must send only attested copies of the certificates.

Terms & Conditions:

1. TCV wards intending to apply for Education Loan must execute a Loan Undertaking in the format given in this booklet. This is a mutual understanding between the applicant and TCV honoring to abide by the terms and condition for the benefit of both parties.
2. To further strengthen this understanding, the applicant must have a Loan Guarantor. In the event of a breach of this understanding, the guarantor assures the full recovery of the loan amount. The following people may act as the Guarantor:
 - a. Parents or close relatives of the applicant authenticated by the SPO
 - b. A bona-fide staff member of TCV
 - c. Tibetan Welfare Officer/CTA Department Heads/Tibetan Institutions
 - d. TCV Village Director/Principal in case of needy and deserving ward who have no one else to turn for a Guarantor.

Disbursements of Loan Money

1. The grant of loan is subject to confirmation of admission in a given program of study only. Loan money will be disbursed as per academic terms of an institution.
2. The loan shall be used exclusively for the purpose set forth and that no changes in purpose should be made without the written consent of TCV Scholarship Program Office.

Repayment

1. All loans made under this agreement must be repaid.
2. The repayment period for loans begins a day after 6-month grace period ends. The grace period is defined as the time after completion of the course or when loan holder is employed earlier than the six-month grace period.

3. There will be no interest until the end of the course and the six-month grace period. Thereafter 8% interest will be charged annually. The Scholarship Policy Committee may also change the rate of interest if it deem necessary.
4. Repayment must be completed within five years from the interest date - either in lump sum or in suitable installments agreed with the concerned individual.
5. The decision of the Scholarship Working Committee will be final. No representation in this regard will be entertained. Further, an individual must agree and undertake to notify the organization in writing of any circumstance affecting the correctness of any particulars set forth or variation in the agreement in his/her application immediately.

TCV HIGHER EDUCATION LOAN

LOAN UNDERTAKING

I, Mr./Ms.son/daughter.....

Former student of TCV (branch).....Roll No.....

Wish to apply for a TCV Higher Education Loan amounting to Rs.....

(Rupees.....) in taking up a course of study in

from (University/College).....duration.....starting

from..... and I hereby solemnly declare that I will honor the

terms and conditions as laid down below:

1. I have fully understood the objectives of the TCV Higher Studies Education Loan to take greater choice and self-responsibility in the pursuit of my higher education to become self reliant and contributing member of the Tibetan Community.
2. I fully realize the value of the loan amount will motivate to work hard and excel in my academic aspirations.
3. The information and documents that I have submitted along with the Loan Application form are true and nothing concealed.
4. I shall use the loan exclusively for the purpose set forth and that no changes in purpose will be made. I shall also keep the SPO informed on a regular basis the progress and my where about after completion of my course.
5. I have fully understood the terms and conditions of the loan repayment and will honor the same without any excuse. The request for grant of the Loan shall be deemed to constitute the basis of these terms and conditions. If I fail in these expectations, TCV has the right to take any necessary action on me including my guarantor.
6. I do fully acknowledge my guarantor and the surety that he/she had given on my behalf.

Signature of the Loan Receiver

Date:

TCV HIGHER EDUCATION LOAN

LOAN GUARANTOR'S UNDERTAKING

In consideration of Tibetan Children's Villages (TCV) having agreed to grant/granted at my/our request an Education Loan of Rs.
(Rupees.....) to
Mr./Ms.....(Herein after referred to as "the Borrower")
son/daughter of Mr. /Mrs..... for in taking up a course of
study infrom
(University/College).....duration.....starting
from.....

I/We hereby guarantee repayment of all money at any time payable by the Borrower to TCV in respect of the Loan made to the Borrower with interest thereon and I/We also agree to pay and make good to TCV on demand all losses, costs, damages and expenses occasioned to TCV by reason of non payment of the said amount, costs and expenses or any part thereof or the breach, or non observance of any of the terms of aforesaid, subject to the terms and conditions hereinafter contained.

1. That my/our liability under this guarantee is co-extensive with that of the Borrower and I/we were the principal debtor's of TCV and the amount due under this agreement will be recoverable from me/us without any recourse to the Borrower and it shall not be obligatory on TCV to call upon the Borrower to pay the amount first or to take any action against the Borrower before enforcing the guarantee against me/us nor shall it be necessary for TCV to join the Borrower in any suit against me/us.
2. I/We further agree that I/we shall not terminate the guarantee and/or any other of the undertakings contained herein unless a sufficient notice of the intention on my/our part to terminate the guarantee had been given to TCV and a reasonable time is allowed to lapse thereafter for such termination to take effect. Provided, if TCV deems it necessary to terminate the guarantee only after the satisfaction of its dues by the Borrower. The guarantee terminates only when TCV intimates to me/us in writing that the Borrower has paid in full all the dues to TCV. I/We further agree that the guarantee given hereunder is enforceable notwithstanding any dispute or any suit that may be pending between TCV and the Borrower.
3. That on demand being made by TCV for the payment of any amount under this guarantee the same shall be paid without any demur or protest by me/us

and the notice for the claim sent to me/us shall be conclusive of the amount due from me/us under the terms of the agreement.

4. The guarantor shall not stand discharged by transfer of the loan account of the Borrower from one office to another and such transfer of the account shall not be deemed as a variation of the terms of the contract.
5. That the guarantee herein contained shall not be determined or affected by the death of the guarantor(s) hereunder but shall in all respects and for all purposes be binding and operative on his/her/their successor (s), heir(s) and assigns until repayment of all money secured by and due to TCV under the loan granted to the Borrower.
6. I/We further agree that we shall be jointly and severally liable to TCV for the entire outstanding in respect of the loan that TCV shall be at liberty to sue either or any of us in respect of such liability without joining the other or others of us and notwithstanding any decree in any such suit subsequently to sue the other or others of us to proceed to judgment and execution at the option of TCV until it's claim is fully satisfied.

Signed and delivered by the said

Mr./Mrs.....(Guarantor)

P H O T O

Place:.....

Date:

**TIBETAN CHILDREN'S VILLAGES
HEAD OFFICE**

APPLICATION FOR TCV HIGHER EDUCATION LOAN

1. *Purpose of the loan applied for:.....
Amount Rs.(Rupees.....)*
2. *Name (Full and in bold letter)*
3. *School Roll No. (All Roll Numbers with village initial at the end):*
4. *Father's Name: Date of birth:*
5. *R.No. Number..... Green Book No.....*
6. *Permanent Home Address:*
.....
7. *Guarantor Particulars:*
 - a) *Name (Full and in bold letter):*
 - b) *Permanent Residential address:*
.....
 - c) *Occupation:*

Please sanction the aforesaid amount or any other amount of loan considered appropriate for the purpose. I shall abide by the terms and conditions laid down in this regard.

Date:

Signature of the applicant

Note: Please attach copies of:

- a. Green Book first page and validity
- b. RC first page and validity